

has 17 employees, 4 of which were with her when the business opened its doors in 1985. Indeed, since that time only 2 employees have left to pursue other opportunities. Over the years, Betsy has also lent her support to other business owners by counseling and mentoring innumerable men and women about starting a business. Some have gone on to open successful businesses while some decided entrepreneurship was not for them. Unfortunately, Betsy notes that she has watched many of the women go on to struggle the way she did in her early years.

When I asked Betsy what drove her to be an entrepreneur, she replied "I didn't want to leave the earth wondering if I could do it." I applaud her pioneering spirit and that of the 8 million women business owners who have taken risks to secure the financial future for themselves, their families and the American economy. These women deserve our tribute during Women's History Month because they are actively shaping the world for our daughters and granddaughters.

#### INTERNATIONAL WORKING WOMEN'S DAY

The SPEAKER pro tempore. Under a previous order of the House, the gentlewoman from New York (Mrs. KELLY) is recognized for 5 minutes.

Mrs. KELLY. Mr. Speaker, today as we celebrate International Working Women's Day, I think it is fitting that we also celebrate the impressive presence of women-owned business owners in our Nation. Women business owners are impressive, wonderful people who are out there helping to generate small businesses that are vital to the well-being of our economy.

As a former small business owner, I wholeheartedly believe that we must support these women-owned businesses as an integral part of the well-being of our economy. Nationally, women-owned firms make up approximately 36 percent of all U.S. firms in America. We employ more people than the Fortune 500 companies combined. We will own 50 percent of all businesses in America in the 21st century.

In fact, in my State of New York, which was ranked third out of the 50 States in the number of women-owned firms, there are more than 527,000 women-owned firms in New York. They account for 36 percent of all New York firms. These women-owned firms employ nearly 1.4 million people and generate \$205.8 billion in sales. Between 1987 and 1992, the National Foundation for Business Owners estimated that the number of women-owned firms in New York increased by 70 percent, and employment in women-owned businesses has grown by 141 percent with their sales rising by 180 percent.

However, as we celebrate these women and their accomplishments, it is necessary that we also recognize that inequities exist. I would like to bring to the attention of my colleagues the fact that America's largest purchaser of goods and services is Uncle Sam, but Uncle Sam dispenses a mere 1.8 percent of all Federal procurement

contracts to women-owned businesses. This sad underutilization of women-owned businesses is most unfortunate.

I recently learned of a startling statistic that puts this inequity into perspective. On the heels of the exciting news that NASA appointed its first woman shuttle mission commander, it came to my attention that of the total of 516 shuttle astronauts, 40 have been women. This makes up 13.56 percent of our shuttle astronauts to date. It is shocking to think that with respect to their field, women have greater access to space travel than obtaining a Federal Government procurement contract. It is time for us to open government contract opportunities to women-owned businesses.

For this reason, I have introduced House Resolution 313 with my colleague, the gentlewoman from California (Ms. MILLENDER-MCDONALD). The resolution is designed to highlight problems in the Federal acquisition system, but more importantly, it makes concrete recommendations for Federal agencies striving to achieve the unmet goal of having at least 5 percent of Federal contracts awarded to women-owned businesses.

My commitment to improving Federal procurement access for women-owned businesses will not waiver until such access is assured. The time has come to open the doors for women business owners, level the playing field, and create real competition among our Nation's businesses. This will only be achieved when every Federal agency commits to improving access for women-owned businesses. House Resolution 313 helps set us on this path, and I believe its passage is a critical first step for women and for our country's economic prosperity.

#### HUMAN RIGHTS VIOLATIONS IN KOSOVO

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Maryland (Mr. HOYER) is recognized for 5 minutes.

Mr. HOYER. Mr. Speaker, in recent weeks we have seen a seemingly new conflict begin to emerge in the Balkans with fighting in Kosovo. I say seemingly because it is really a conflict that has been around for quite some time.

As the co-chairman of the Helsinki Commission in the mid-1980s, human rights violations were the first issue regarding the former Yugoslavia with which I and the Commission was confronted. In April 1990, 2 years before Bosnia would enter our foreign policy debates, I and other Members of the commission traveled to Kosovo and witnessed firsthand the repression which was building in Kosovo as the basis for Slobodan Milosevic's rise to power.

During the Croatian and Bosnian conflicts, Kosovo no longer became a leading concern, as the Serbian regime directed its nationalist ambitions to-

ward the north, and the Kosovar Albanians attempted to avoid bloodshed through a highly commendable passive resistance to Serbian rule. Even at that time, the Commission had focused on Kosovo in hearings and briefings as a potential site for spillover of the conflict.

Finally, in the post-Dayton period the Commission has seen that Kosovo remains explosive, as indicated in a Commission visit and report in the summer of 1996. So for me and for other Members, the gentleman from New York (Mr. ENGEL), the gentleman from Virginia (Mr. MORAN), the gentlewoman from New York (Mrs. KELLY), and the gentleman from New Jersey (Mr. SMITH), Kosovo is not new.

Despite the complexities of the Balkans, the simple fact is that the regime of Slobodan Milosevic has fermented hatred between the peoples of the former Yugoslavia as a means to maintain power and ward off democratic development in Serbia itself.

In 1989, Milosevic unilaterally revoked Kosovo's previous autonomy. He made discrimination against ethnic Albanians, who constitute 90 percent of the population of Kosovo, official policy, especially in terms of employment. His police force in Kosovo, which is, in effect, more of an army, has arbitrarily harassed, detained, tortured, and yes, even murdered innocent Albanians on a regular basis.

The front page of the Washington Post shows an Albanian mother and her small child, victims of this Serbian onslaught.

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On a regular basis, when students protest the lack of a university education, they announce it in advance and make clear their desire is to do so peacefully. The response to the exercise of freedom of assembly and expression? They are beaten.

The recent fighting in central Kosovo can be traced to a few Kosovar Albanians who have formed a Kosovo liberation army and seek to fight repression with terrorism. They are wrong and their actions should be condemned.

That said, and I say it strongly, the presence of these individuals cannot and must not be the pretext to justify further human rights violations by the Milosevic regime. The attacks on several Albanian villages which left dozens dead and many others injured or displaced is absolute and undeniable contravention of the standards for the behavior of governments as stated in the Helsinki Final Act and other documents of the OSCE. They are to be condemned by this country and all freedom-loving peoples.

At a high-level meeting of the contact group yesterday, at which Secretary of State Albright represented the United States, there was agreement to take action, as we must. In particular, I would like to focus on three of them which I, along with the gentleman from New Jersey (Mr.

SMITH), raised with the Secretary beforehand.

First, the contact group supports a new OSCE mission led by former Spanish Prime Minister Felipe Gonzalez and the return of the mission to Kosovo, the Sandzak and Vojvodina. Getting an international presence on the ground which can deter human rights violations and report objectively on the situation is absolutely critical.

Frankly, I believe there has not been a sufficient effort to get a mission back on the ground. Milosevic kicked out the mission and opposed its return because of Yugoslavia's suspension of the OSCE, yet he invited the OSCE to come to Serbia during and after elections in 1996 and 1997, when he found it convenient.

Whatever else we do, Mr. Speaker, we must create this international presence on the ground as a first step.

Second, the contact group urged the prosecutor of the international criminal tribunal for the former Yugoslavia to gather information related to the violence in Kosovo which may fall within its jurisdiction.

Third, the contact group recommended adoption of the mandate for UNPREDEP, the U.N. peacekeeping force in neighboring Macedonia, which has a U.S. contingent.

Mr. Speaker, this House, the Senate and this Nation must speak out for the safety of those in Kosovo.

If Kosovo explodes, its potential for direct spillover into neighboring countries is actually greater than it was for Bosnia, and we must be prepared for that threat.

As far as political and economic sanctions on Belgrade, Russia has indicated opposition at this time. I hope Moscow reconsiders this position. While it calls for sanctions on Latvia resulting from a demonstration in which no injuries were reported, the Russian Government opposed sanctions against a regime which brutally attacked whole villages and caused more than 75 fatalities, including women and children.

Finally, I want to make clear that my opposition to Slobodan Milosevic is not opposition to the Serbian people. They, too, are victims in all of this. They are denied their basic human rights through limits on a free media, rigged elections and harassment by the authorities. Ultimately, Mr. Speaker, we need to focus more squarely not just on ethnic conflict in the Balkans, but on democratization in Serbia. Ultimately, we cannot rely on Slobodan Milosevic to maintain stability in the Balkans, a democratic Serbia is essential to that end, in Bosnia and in Kosovo.

Given our witness to the horrors which took place in Bosnia, we should be aware of the dangers of Kosovo. As Polish foreign minister, and OSCE chairman, Bronislav Geremek said in February, "In Kosovo we are witnessing a conflict in preparation \* \* \* it would be inexcusable for the OSCE to remain passive regarding Kosovo." I fully agree, and hope my colleagues will support strong action to prevent a new and potentially more dangerous conflict in the Balkans.

#### FEDERAL CREDIT UNION MEMBERSHIP ACT

The SPEAKER pro tempore (Mr. JENKINS). Under a previous order of the House, the gentleman from Maryland (Mr. EHRLICH) is recognized for 5 minutes.

Mr. EHRLICH. Mr. Speaker, after months of waiting, the Supreme Court recently rendered a decision in the AT&T Federal Credit Union case. The court held in a 5-to-4 decision that five North Carolina banks had standing to challenge the NCUA's 1982 common bond interpretation. Furthermore, of the justices that contemplated the "field of membership" issue, the court held 5-to-0 that some credit unions had overstepped the membership limits contained in the 1934 Federal Credit Union Act.

All eyes are on Congress to resolve this important issue.

Mr. Speaker, I rise today not to talk about the problems facing credit unions, but to offer a solution. Today I will be introducing the Federal Credit Union Membership Act of 1998. While there are many "field of membership" proposals on the table and indeed a bill that codifies the 1982 interpretation, I am taking a quite different approach to resolving this issue.

The purpose of my bill is not to placate either side, the banks or the credit unions. Rather, I wish to restore credit unions as we the Congress intended them to be when originally chartered, not what some credit unions have become or what banks want them to be. Congress chartered credit unions with the purpose of restricting them to members who share a common bond. Quite simply, the common bond constitutes the union in credit union.

The 1982 interpretation and current legislative proposal supported by the credit unions establishes no discernible limit on membership and therefore no common bond or union.

In fact, Justice Thomas wrote in a Supreme Court ruling that "Section 109 cannot be considered a limitation on credit union membership if at the same time it permits a limitless result." Accordingly, my bill restores the limitations originally placed on credit union membership.

As times have changed and financial markets have evolved from the post-Depression era, I recognize credit union membership must be made available to a broader segment of our population. Further, in today's society we most closely identify ourselves by our profession or career. Thus, my bill creates a new "field of membership" entitled "trade" credit union.

The "trade" credit union is defined as members of a group that share a common trade, profession or occupation. As promised to my constituents, my proposal maintains the tax status of credit unions and exempts them from regulatory burdens like CRA. Imposing such conditions begs the following question: If a credit union is not subject to membership limits, pays

taxes and conforms to CRA requirements, what is the distinction between such an institution and a mutual savings bank? I contend it would be so similar there would be no justification for maintaining the Federal credit union charter and the NCUA.

Finally, my bill protects current credit union members by grandfathering all members of a Federal credit union prior to February 25, 1998. The bottom line, Mr. Speaker, is that credit union members do not need to worry about being divested or losing the membership privileges they currently enjoy.

Industry groups have dug in on both sides of this debate. Still, I hope and believe this bill will serve as a middle ground which addresses legitimate grievances by banks with regard to the limits of field of membership and allows credit unions to expand and prosper in a safe and sound manner.

As Congress moves forward, Mr. Speaker, with modernizing banks and other financial institutions, we should also update the 1934 Credit Union Act and bring credit unions into the 1990s.

For my colleagues who are interested in my approach and seek to resolve this important issue, I ask that they join me as a cosponsor of the Federal Credit Union Act of 1998.

#### URGENT APPEAL FROM CUBA

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Florida (Mr. DIAZ-BALART) is recognized for 5 minutes.

Mr. DIAZ-BALART. Mr. Speaker, March 8 is commemorated as the International Day of Women's Rights. With that motive and also because of what has been going on in Cuba since the Pope's visit in January, an urgent appeal went out from Cuba yesterday, March 9, signed by a very distinguished group of women dissidents and independent journalists. And their urgent petition to the international organizations for human rights and all women, which went out yesterday, I would like to read at this point.

It reads as follows:

"The so-called 'pardons' that the government of Fidel Castro has instrumented in the last few months as an attempt to obtain the good graces of international heads of State have not been acts of clemency or goodwill.

"It is an outrage that within two years of the next millennium Cuba maintains in its prisons more than 100,000 prisoners and another significant number of detainees at adjacent interrogation facilities. In proportion to population, the penal population on the island is perhaps the largest in Latin America, and even more criminal still is the cruel and brutal treatment that is suffered by political prisoners, especially women.

"Very few women have been released, a significant number of women still remain incarcerated, among them Rosa Maria Pujol Llanes, Rosalina Gonzalez